

FILED

JUL 30 2009

PATRICK E. DUFFY, CLERK

By _____
DEPUTY CLERK, MISSOULA

**IN THE UNITED STATES DISTRICT COURT
FOR THE DISTRICT OF MONTANA
MISSOULA DIVISION**

UNITED STATES OF AMERICA,

CR 09-33-M-DWM

Plaintiff,

vs.

**FINDINGS & RECOMMENDATION
CONCERNING PLEA**

JUDY LYON HAMMACK,

Defendant.

The Defendant, by consent, has appeared before me under Fed. R. Crim. P. 11 and has entered a plea of guilty to one count of Bank Fraud (Count I) in violation of 18 U.S.C. § 1344(2), as set forth in the Information. In exchange for Defendant's plea, the United States has agreed to dismiss Count II of the Information.

After examining the Defendant under oath, I have made the following determinations:

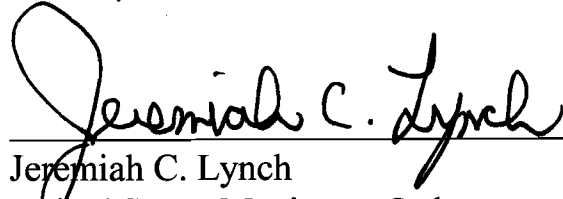
1. That the Defendant is fully competent and capable of entering an informed and voluntary plea,
2. That the Defendant is aware of the nature of the charge against her and consequences of pleading guilty to the charge,
3. That the Defendant fully understands her constitutional rights, and the extent to which she is waiving those rights, by pleading guilty, and,
4. That the plea of guilty is a knowing and voluntary plea, supported by an independent basis in fact sufficient to prove each of the essential elements of the offense charged.

The Court further concludes that the Defendant had adequate time to review the Plea Agreement with counsel, that she fully understands each and every provision of the agreement and that all of the statements in the Plea Agreement are true. Therefore, I recommend that the Defendant be adjudged guilty of Count I of the Information, and that sentence be imposed.¹ I further recommend that Count II of the Information be dismissed.

¹ Objections to these Findings and Recommendation are waived unless filed and served within ten (10) days. 28 U.S.C. § 636(b)(1)(B); Fed. R. Crim. P. 59(b)(2).

**This report is forwarded with the recommendation that the Court defer
a decision regarding acceptance until the Court has reviewed the Plea
Agreement and the presentence report.**

DATED this 30th day of July, 2009.



Jeremiah C. Lynch
United States Magistrate Judge